Table A

Normal and Late Immediate Retirement Benefit Rates

(Immediate Benefits upon Normal Retirement - Age 65 with 7.5 Years of Service or 25 Years of Service)

	Age at Termination
Credited	of Employment
Service	65 or more
0 - 7.5	0.00%
7.5	17.63%
8	18.80%
9	21.15%
10	23.50%
11	25.85%
12	28.20%
13	30.55%
14	32.90%
15	35.25%
16	37.60%
17	39.95%
18	42.30%
19	44.65%
20	47.00%
21	49.35%
22	51.70%
23	54.05%
24	56.40%
25	58.75%
26	61.10%
27	63.45%
28	65.80%
29	68.15%
30	70.50%
31	72.85%
32	75.20%
33	77.55%
34	79.90%
35 or more	82.25%

Table B
Early Retirement Immediate Benefit Rates

(Immediate Benefit Upon Termination of Employment Between Ages 55 and 65, After 7.5 Years of Credited Service)

Credited	Age at Termination of Employment									
Service	55	56	57	58	59	60	61	62	63	64
0 - 7.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7.5	13.22%	13.66%	14.10%	14.54%	14.98%	15.42%	15.86%	16.30%	16.74%	17.18%
8	14.10%	14.57%	15.04%	15.51%	15.98%	16.45%	16.92%	17.39%	17.86%	18.33%
9	15.86%	16.39%	16.92%	17.45%	17.98%	18.51%	19.04%	19.56%	20.09%	20.62%
10	17.63%	18.21%	18.80%	19.39%	19.98%	20.56%	21.15%	21.74%	22.33%	22.91%
11	19.39%	20.03%	20.68%	21.33%	21.97%	22.62%	23.27%	23.91%	24.56%	25.20%
12	21.15%	21.86%	22.56%	23.27%	23.97%	24.68%	25.38%	26.09%	26.79%	27.50%
13	22.91%	23.68%	24.44%	25.20%	25.97%	26.73%	27.50%	28.26%	29.02%	29.79%
14	24.68%	25.50%	26.32%	27.14%	27.97%	28.79%	29.61%	30.43%	31.26%	32.08%
15	26.44%	27.32%	28.20%	29.08%	29.96%	30.84%	31.73%	32.61%	33.49%	34.37%
16	28.20%	29.14%	30.08%	31.02%	31.96%	32.90%	33.84%	34.78%	35.72%	36.66%
17	29.96%	30.96%	31.96%	32.96%	33.96%	34.96%	35.96%	36.95%	37.95%	38.95%
18	31.73%	32.78%	33.84%	34.90%	35.96%	37.01%	38.07%	39.13%	40.19%	41.24%
19	33.49%	34.60%	35.72%	36.84%	37.95%	39.07%	40.19%	41.30%	42.42%	43.53%
20	35.25%	36.43%	37.60%	38.78%	39.95%	41.13%	42.30%	43.48%	44.65%	45.83%
21	37.01%	38.25%	39.48%	40.71%	41.95%	43.18%	44.42%	45.65%	46.88%	48.12%
22	38.78%	40.07%	41.36%	42.65%	43.95%	45.24%	46.53%	47.82%	49.12%	50.41%
23	40.54%	41.89%	43.24%	44.59%	45.94%	47.29%	48.65%	50.00%	51.35%	52.70%
24	42.30%	43.71%	45.12%	46.53%	47.94%	49.35%	50.76%	52.17%	53.58%	54.99%
25	58.75%	58.75%	58.75%	58.75%	58.75%	58.75%	58.75%	58.75%	58.75%	58.75%
26	61.10%	61.10%	61.10%	61.10%	61.10%	61.10%	61.10%	61.10%	61.10%	61.10%
27	63.45%	63.45%	63.45%	63.45%	63.45%	63.45%	63.45%	63.45%	63.45%	63.45%
28	65.80%	65.80%	65.80%	65.80%	65.80%	65.80%	65.80%	65.80%	65.80%	65.80%
29	68.15%	68.15%	68.15%	68.15%	68.15%	68.15%	68.15%	68.15%	68.15%	68.15%
30	70.50%	70.50%	70.50%	70.50%	70.50%	70.50%	70.50%	70.50%	70.50%	70.50%
31	72.85%	72.85%	72.85%	72.85%	72.85%	72.85%	72.85%	72.85%	72.85%	72.85%
32	75.20%	75.20%	75.20%	75.20%	75.20%	75.20%	75.20%	75.20%	75.20%	75.20%
33	77.55%	77.55%	77.55%	77.55%	77.55%	77.55%	77.55%	77.55%	77.55%	77.55%
34	79.90%	79.90%	79.90%	79.90%	79.90%	79.90%	79.90%	79.90%	79.90%	79.90%
35 or more	82.25%	82.25%	82.25%	82.25%	82.25%	82.25%	82.25%	82.25%	82.25%	82.25%

Table C Vested Deferred Benefit Rates

(Upon Termination After 7.5 Years of Credited Service and Before Age 55) (Deferred Benefit to Begin at Age 65)

Credited Service	Benefit Rate			
0 to 7.5	0.00%			
	17.63%			
7.5 8	18.80%			
9				
	21.15%			
10	23.50%			
11	25.85%			
12	28.20%			
13	30.55%			
14	32.90%			
15	35.25%			
16	37.60%			
17	39.95%			
18	42.30%			
19	44.65%			
20	47.00%			
21	49.35%			
22	51.70%			
23	54.05%			
24	56.40%			
25	58.75%			
26	61.10%			
27	63.45%			
28	65.80%			
29	68.15%			
30	70.50%			
31	72.85%			
32	75.20%			
33	77.55%			
34	79.90%			
35	82.25%			

Table D
Vested Early Retirement Benefit Rates

(Upon Termination After 7.5 Years of Credited Service and Before Age 55) (Early Benefit to Begin at Participant's Age Between 55 and 65)

Credited	Age Early Benefit is to Commence									
Service	55	56	57	58	59	60	61	62	63	64
0 - 7.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7.5	6.83%	7.46%	8.16%	8.93%	9.80%	10.76%	11.83%	13.04%	14.39%	15.91%
8	7.28%	7.95%	8.70%	9.53%	10.45%	11.47%	12.62%	13.90%	15.35%	16.97%
9	8.19%	8.95%	9.79%	10.72%	11.75%	12.91%	14.20%	15.64%	17.26%	19.09%
10	9.10%	9.94%	10.88%	11.91%	13.06%	14.34%	15.78%	17.38%	19.18%	21.21%
11	10.01%	10.94%	11.96%	13.10%	14.37%	15.78%	17.35%	19.12%	21.10%	23.33%
12	10.92%	11.93%	13.05%	14.29%	15.67%	17.21%	18.93%	20.86%	23.02%	25.45%
13	11.83%	12.93%	14.14%	15.48%	16.98%	18.65%	20.51%	22.59%	24.94%	27.57%
14	12.74%	13.92%	15.23%	16.67%	18.28%	20.08%	22.09%	24.33%	26.85%	29.69%
15	13.65%	14.92%	16.31%	17.86%	19.59%	21.51%	23.66%	26.07%	28.77%	31.82%
16	14.56%	15.91%	17.40%	19.06%	20.90%	22.95%	25.24%	27.81%	30.69%	33.94%
17	15.47%	16.90%	18.49%	20.25%	22.20%	24.38%	26.82%	29.55%	32.61%	36.06%
18	16.38%	17.90%	19.58%	21.44%	23.51%	25.82%	28.40%	31.28%	34.53%	38.18%
19	17.29%	18.89%	20.66%	22.63%	24.81%	27.25%	29.97%	33.02%	36.45%	40.30%
20	18.20%	19.89%	21.75%	23.82%	26.12%	28.69%	31.55%	34.76%	38.36%	42.42%
21	19.11%	20.88%	22.84%	25.01%	27.43%	30.12%	33.13%	36.50%	40.28%	44.54%
22	20.02%	21.88%	23.93%	26.20%	28.73%	31.55%	34.71%	38.24%	42.20%	46.66%
23	20.93%	22.87%	25.01%	27.39%	30.04%	32.99%	36.28%	39.97%	44.12%	48.78%
24	21.85%	23.86%	26.10%	28.58%	31.34%	34.42%	37.86%	41.71%	46.04%	50.90%
25	58.75%	58.75%	58.75%	58.75%	58.75%	58.75%	58.75%	58.75%	58.75%	58.75%
26	61.10%	61.10%	61.10%	61.10%	61.10%	61.10%	61.10%	61.10%	61.10%	61.10%
27	63.45%	63.45%	63.45%	63.45%	63.45%	63.45%	63.45%	63.45%	63.45%	63.45%
28	65.80%	65.80%	65.80%	65.80%	65.80%	65.80%	65.80%	65.80%	65.80%	65.80%
29	68.15%	68.15%	68.15%	68.15%	68.15%	68.15%	68.15%	68.15%	68.15%	68.15%
30	70.50%	70.50%	70.50%	70.50%	70.50%	70.50%	70.50%	70.50%	70.50%	70.50%
31	72.85%	72.85%	72.85%	72.85%	72.85%	72.85%	72.85%	72.85%	72.85%	72.85%
32	75.20%	75.20%	75.20%	75.20%	75.20%	75.20%	75.20%	75.20%	75.20%	75.20%
33	77.55%	77.55%	77.55%	77.55%	77.55%	77.55%	77.55%	77.55%	77.55%	77.55%
34	79.90%	79.90%	79.90%	79.90%	79.90%	79.90%	79.90%	79.90%	79.90%	79.90%
35 or more	82.25%	82.25%	82.25%	82.25%	82.25%	82.25%	82.25%	82.25%	82.25%	82.25%